



United States Fish & Wildlife Service

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Memorandum

From AD - Budg, Planning & Hum Res
Subject Free Legal and Financial Services through EAP

Your Employee Assistance Program (EAP) provider, Federal Occupational Health, is now providing free legal and financial services to employees. Occasionally, most of us face a legal or financial issue. Now, you can call the EAP toll free telephone number at 1-800-222-0364, (TTY: 1-800-262-7848), to get legal and financial assistance. All communications are confidential, except where disclosure is required by law. These services are a benefit to you, your household members, and dependents. Information on these services can be found at www.foh4you.com. You will need to sign in as a New User or Unregistered User and enter the EAP's toll-free telephone number 800-222-0364.

The **Legal Service Program** provides for a telephone consultation with an attorney in the state applicable to your question. The attorney will listen to your concerns and discuss your options at no charge. However, office visits or services from a participating attorney are available at discounted rates.

Some examples of legal services available are:

- healthcare power of attorney
- living wills
- housing or real estate matters
- estate planning
- family law, such as divorce, child custody, and child support
- car accidents and related matters
- financial concerns
- consumer concerns

The **Financial Service Program** provides information and advice on a wide range of issues such as retirement planning, education funding, estate planning, savings, and investment strategies. There is no charge to you. When available, relevant material can be sent to you via fax, e-mail, or U.S. mail. If your issue involves debt management, you will be referred to a consumer credit counseling service. The EAP Financial Service Program does not arrange for loans or direct payment of bills. If you are referred to a resource outside of the Financial Service Program, there may be charges for which you will be responsible.

Some examples of topics that the service can help you with are:

- whether to buy or lease your next car
- selecting which credit card to pay off first
- family budgeting
- basics of financial planning
- savings and investment strategies
- determining how much you will need to save to retire comfortably
- how to identify a financial planner in your community

The Employee Assistance Program provides counseling, information and services covering a broad areas of personal issues (i.e., emotional stress, relationship concerns, financial/legal questions, drug/alcohol problems). Please remember that your Employee Assistance Program is provided as a benefit to employees to help with these and many other issues. Help is available all day, all week, all year at 1-800-222-0364 or TTY 1-888-262-7848.

Our mission is, working with others, to conserve, protect and enhance fish, wildlife, and plants and their habitats for the continuing benefit of the American people.